

*Commonwealth of Massachusetts*

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*Suffolk, ss.*

No. 03-13647-RCL 5 P 12:05  
2004 JAN

*F & D International Trading, Inc.*

U.S. DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

*Plaintiff(s)*

*vs.*

*Answer of the Garnishee  
Fleet National Bank*

*Adelwale Adebayo d/b/a Bisbay Holdings International*

*Defendant(s)*

*and*

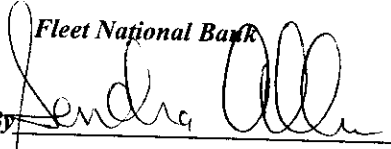
*Fleet National Bank*

*Trustee*

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*And now the Fleet National Bank, a national banking association summoned as trustee of the defendant(s) in the above-entitled action, appears Sandra Allen, authorized official, who makes an answer that at the time of service the plaintiff's writ upon it, Fleet is holding \$834.48 in the name of Adelwale Adebayo d/b/a Bisbay Holdings International.*

*Signed under the pains and penalties of perjury.*

*Fleet National Bank*  
By  Date: 12/31/03  
Sandra Allen  
Court Order Processing  
5701 Horatio Street  
Utica, NY 13502



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U.S. DISTRICT COURT  
Fleet National Bank  
DISTRICT OF MASS.  
Court Order Processing  
Mail Stop: NYUT35402J  
5701 Horatio Street  
Utica, NY 13502  
Fax No. (401)-458-4167

*December 31, 2003*

*Clerk of The U.S. District Court  
U.S. Courthouse  
One Courthouse Way  
Boston, MA 02110*

*Re: F & D International Trading, Inc.  
vs: Adelwale Adebayo d/b/a Bisbay Holdings International*

*Enclosed is a copy of the trustee's answer with respect to the above mentioned action. Please file on our behalf.*

*Sincerely,*  
  
*Sandra Allen*

*cc: Mark A. White, Esq.*